

# 1996 Commissioner's Report on Underserved Communities

Table D - Number & Percentage of  
Total Earned Exposures in Underserved Communities  
for Commercial Auto Physical Damage \*

Company	Total Earned Exposures For California	Total Earned Exposures For Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
<b>TOTAL **</b>	<b>796,217</b>	<b>80,147</b>	<b>10.07%</b>
GREAT AMERICAN GROUP	9	3	31.07%
CENTURY-NATIONAL INS CO	46,999	13,745	29.25%
PACIFIC SPECIALTY INS CO	115	33	28.97%
AMERICAN RELIABLE INS CO	1,435	338	23.52%
ZURICH INS COS	220	49	22.05%
ASSOCIATES INS CO	1,823	401	22.02%
CNA INS COS	1,740	382	21.96%
HARCO NATIONAL INS CO	2,490	505	20.27%
FARMERS INS EXCHANGE	14,060	2,656	18.89%
UNITED SOUTHERN ASSURANCE CO	211	38	18.01%
WILSHIRE INS CO	4,761	856	17.97%
WAUSAU INS COS	1,272	190	14.94%
NORTH AMERICAN SPECIALTY INS CO	412	59	14.32%
CRUM & FORSTER GROUP	7	1	13.48%
WESTERN GENERAL INS CO	302,489	38,115	12.60%
MERCURY CASUALTY CO	13,581	1,671	12.30%
COMMERCIAL UNION INS COS.	3,146	355	11.27%
FIREMANS FUND INS CO	7,532	802	10.65%
TRAVELERS INS COS	535	55	10.30%
KEMPER INS COS	1,642	168	10.22%
RANGER INS CO	1,555	158	10.15%
UNITED STATES FIDELITY&GUARANTY CO	326	31	9.58%
INS CO OF THE WEST	4,826	462	9.58%
ALLSTATE INS GROUP	18,213	1,742	9.57%
ST PAUL INS	2,248	195	8.69%
MARKEL INS CO	614	53	8.64%
FEDERAL INS CO	2,132	183	8.60%
ATLANTIC MUTUAL INS COS	148	13	8.56%
PROGRESSIVE INS	8,750	660	7.54%
HARTFORD INS COS	12,820	898	7.01%
AMERICAN STATES INS COS	11,172	765	6.85%
SEQUOIA INS CO	34,661	2,339	6.75%
VIGILANT INS CO	296	20	6.61%
SAFECO INS GROUP	3,425	218	6.37%
CALFARM INS CO	41,638	2,385	5.73%
FINANCIAL INDEMNITY CO	8,987	494	5.49%
ALLIED MUTUAL INS CO	8,219	445	5.42%
PACIFIC INDEMNITY CO	198	10	4.81%
NATIONAL AMERICAN INS CO OF CA	237	11	4.63%

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AETNA INS COS	61,658	2,774	4.50%
HANOVER INS CO	105	5	4.27%
STATE FARM INS COS	162,027	5,639	3.48%
MASSACHUSETTS BAY INS CO	474	16	3.41%
GRANGE INS ASSOCIATION	6,997	212	3.03%
AMICA MUTUAL INS CO	11	0	0.00%
LANDMARK INS CO	1	0	0.00%

\* See Definitions

\*\* Represents approximately 33.50% of the market.